

Certificate Number: 15111-PAM-DE-027985287

Bankruptcy Case Number: 16-03249



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 30, 2016, at 12:07 o'clock AM EDT, Richard Seeram completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 30, 2016

By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education